WHAT IS CLAIMED IS

1. A transaction permission/rejection judgment system for carrying out permission/rejection judgment on whether to permit a user-desired transaction, the system comprising:

an acquired image inputting means which when a user desires a transaction, inputs acquired user image data obtained from an image of the user;

a first permission/rejection judging means which receives information for carrying out a first permission/rejection judgment on whether to permit the user-desired transaction, inputted by the user;

a second permission/rejection judging means which transmits data containing the user image data and information about the user-desired transaction to a predetermined information processing terminal through a communication network, and on receipt of approval/rejection information from the predetermined information processing terminal, carries out a second permission/rejection judgment on whether to permit the user-desired transaction based on the contents of the received approval/rejection information; and

a permitting means which if the result of the second permission/rejection judgment is affirmative, permits the user-desired transaction.

2. The system according to Claim 1, further

comprising:

a permission/rejection judgment controlling means which determines whether the second permission/rejection judgment is required, and if the result is affirmative, causes the second permission/rejection judging means to carry out the second permission/rejection judgment,

wherein the permitting means permits the user-desired transaction if the result of at least the second permission/rejection judgment is affirmative when the second permission/rejection judgment is carried out, and permits the transaction if the result of the first permission/rejection judgment is affirmative when the second permission/rejection judgment is not carried out.

3. The system according to Claim 2, further comprising:

a waiving request information storing means which stores second judgment waiving request information for requesting a waiver of the second permission/rejection judgment; and

a second judgment waiving requesting means which accepts the second judgment waiving request information inputted by the user,

wherein the permission/rejection judgment controlling means acquires the second judgment waiving request information from the waiving request information storing means, and carries out the second judgment necessity judgment

using the acquired second judgment waiving request information and the inputted second judgment waiving request information.

4. The system according to Claim 2, further comprising:

a user image storing means which stores user image data derived from the user's picture,

wherein the permission/rejection judgment controlling means acquires the user image data from the user image storing means, and carries out the second judgment necessity judgment using the acquired user image data and the acquired user image data inputted by the acquired image inputting means.

5. The system according to Claim 1,

wherein the predetermined information processing terminal is at least one of the following terminals:

(1) a portable or stationary terminal used by the user;

(2) a portable or stationary terminal used by someone other than the user specified beforehand by the user; and

(3) a terminal in the possession of a predetermined certification organization.

6. The system according to Claim 1, further comprising:

a transmission storing means which stores a plurality of information processing terminals to which the specific

data can be transmitted,

wherein the second permission/rejection judging means transmits data to all of a plurality of the information processing terminals stored in the transmission storing means, receives a plurality of pieces of approval/rejection information from a plurality of the information processing terminals, and if the approval/rejection information is all affirmative, outputs an affirmative result as the result of the second permission/rejection judgment.

7. The system according to Claim 1, further comprising:

a transmission storing means which stores a plurality of information processing terminals to which the specific data can be transmitted,

wherein the second permission/rejection judging means selects a first information processing terminal from among a plurality of the information processing terminals stored in the destination of transmission storing means, transmits data to the first information processing terminal, selects a second information processing terminal from among a plurality of the information processing terminals if a predetermined communication error occurs or the approval/rejection information is not transmitted from the predetermined information processing terminal in a certain time, and transmits data to the second information processing terminal.

8.   The system according to Claim 1, further comprising:

a transaction request receiving means which accepts a request for the user-desired transaction from the user; and

a user image acquiring means which acquires the image of the user who requests the transaction, and outputs the acquired user image data,

wherein data inputted by the acquired image inputting means is user image data outputted from the user image acquiring means.

9.   The system according to Claim 1, wherein the transaction is a transaction carried out using a card-type recording medium with predetermined information stored therein.

10.   The system according to Claim 9, wherein the transaction request receiving means comprises a card inserting means for receiving the card-type recording medium and a card reading means which reads the predetermined information out of the card-type recording medium as is inserted into the card inserting means,

wherein the user image acquiring means is a picture taking device installed in proximity to the transaction request receiving means,

wherein the first permission/rejection judging means accepts information for first permission/rejection judgment inputted by the user, and carries out the first permission/rejection judgment using the inputted information for first permission/rejection judgment and predetermined information read out of the card-type recording medium.

11. The system according to Claim 9, comprising:

a system which if approval/rejection information received from the predetermined information processing terminal is negative, performs at least one of the following processing:

(1) processing of bringing the card-type recording medium into invalid state so that a transaction using the card-type recording medium cannot be conducted thereafter,

(2) processing comprising a step of transmitting a plurality of card status options to the predetermined information processing terminal for selecting into which state the card-type recording medium should be brought; and a step of, if one or more card status options are selected from a plurality of the card status options at the predetermined information processing terminal, bringing the card-type recording medium into the state corresponding to the one or more card status options selected; and

(3) processing of informing a specific device of a possibility of an abuse of the card-type recording medium.

12.   A transaction permission/rejection judgment method for carrying out permission/rejection judgment on whether to permit a user-desired transaction, the method comprising:

a step of, if a user desires a transaction, inputting acquired user image data obtained by acquiring the image of the user;

a step of accepting information for first permission/rejection judgment for carrying out first permission/rejection judgment on whether to permit the user-desired transaction, inputted by the user, and carrying out the first permission/rejection judgment using the information for first permission/rejection judgment;

a step of transmitting specific data containing the inputted acquired user image data and the details of the user-desired transaction to a predetermined information processing terminal through a communication network, making it possible to input approval/rejection information on whether to approve the transaction at the predetermined information processing terminal, and on receipt of the approval/rejection information from the predetermined information processing terminal, carrying out second permission/rejection judgment on whether to permit the user-desired transaction based on the received approval/rejection information; and

a step of permitting the user-desired transaction if

the result of at least the second permission/rejection judgment is affirmative.

13. A transaction permission/rejection judgment method for carrying out permission/rejection judgment on whether to permit a user-desired transaction, the method comprising:

a step of inputting information for first permission/rejection judgment for carrying out first permission/rejection judgment on whether to permit a user-desired transaction, and carrying out the first permission/rejection judgment using the information for first permission/rejection judgment;

a step of inputting information for second permission/rejection judgment for carrying out second permission/rejection judgment on whether to permit the user-desired transaction, and carrying out the second permission/rejection judgment using the information for second permission/rejection judgment;

a step of carrying out second judgment necessity judgment on whether the second permission/rejection judgment is required, and if the result of the judgment is affirmative, carrying out the second permission/rejection judgment; and

a step of permitting the user-desired transaction if the result of at least the second permission/rejection judgment is affirmative when the second permission/rejection judgment is carried out, and permitting the transaction if

the result of the first permission/rejection judgment is affirmative when the second permission/rejection judgment is not carried out.

14. A transaction permission/rejection judgment system for carrying out permission/rejection judgment on whether to permit a user-desired transaction, the system comprising:

an acquired image inputting means which if a user desires a transaction, inputs acquired user image data obtained by acquiring the image of the user;

a permission/rejection judging means which transmits specific data containing the inputted acquired user image data and the details of the user-desired transaction to a predetermined information processing terminal through a communication network, makes it possible to input approval/rejection information on whether to approve the transaction at the predetermined information processing terminal, and on receipt of the approval/rejection information from the predetermined information processing terminal, carries out permission/rejection judgment on whether to permit the user-desired transaction based on the contents of the received approval/rejection information; and

a permitting means which permits the user-desired transaction if the result of the permission/rejection judgment is affirmative.

15. A transaction permission/rejection judgment method for carrying out permission/rejection judgment on whether to permit a user-desired transaction, the method comprising:

a step of, if a user desires a transaction, inputting acquired user image data obtained by acquiring the image of the user;

a step of transmitting specific data containing the inputted acquired user image data and the details of the user-desired transaction to a predetermined information processing terminal through a communication network, making it possible to input approval/rejection information on whether to approve the transaction at the predetermined information processing terminal, and on receipt of the approval/rejection information from the predetermined information processing terminal, carrying out permission/rejection judgment on whether to permit the user-desired transaction based on the contents of the received approval/rejection information; and

a step of permitting the user-desired transaction if the result of the permission/rejection judgment is affirmative.

16. A user terminal which can be used to carry out permission/rejection judgment on whether to permit a user-desired transaction, the user terminal comprising:

a receiving means which if a user desires a transaction, receives specific data containing acquired user image data obtained by acquiring the image of the user and the details of the user-desired transaction through a communication network;

a displaying means which displays the acquired user image data and the details of the transaction contained in the received specific data and further makes it possible for the user to input approval/rejection information on whether to approve the transaction; and

a transmitting means which when the approval/rejection information is inputted by the user, transmits the inputted approval/rejection information to a predetermined terminal device.

17. A computer program for building a user terminal which can be used to carry out permission/rejection judgment on whether to permit a user-desired transaction, the computer program causing a computer to execute:

a step in which if a user desires a transaction, the user terminal receives specific data containing acquired user image data obtained by acquiring the image of the user and the details of the user-desired transaction through a communication network;

a step in which the acquired user image data and the details of the transaction contained in the received specific data are displayed and further it is made possible for the

user to input approval/rejection information on whether to approve the transaction; and

a step in which when the approval/rejection information is inputted by the user, the inputted approval/rejection information is transmitted to a predetermined terminal device.

18. A system for deciding whether to permit a user-desired transaction, the system comprising:

a first permission/rejection judging means which receives information for a first permission/rejection judgment on whether to permit a user-desired transaction;

a second permission/rejection judging means which receives information for carrying out a second permission/rejection judgment on whether to permit the user-desired transaction;

a permission/rejection judgment controlling means which determines whether the second permission/rejection judgment is required, and if the result is affirmative, causes the second permission/rejection judging means to carry out the second permission/rejection judgment; and

a permitting means which permits the user-desired transaction if the result of at least the second permission/rejection judgment is affirmative, and permits the transaction if the result of the first permission/rejection judgment is affirmative.

19. The system according to Claim 18,

wherein the second permission/rejection judging means transmits data regarding the user-desired transaction to a predetermined information processing terminal through a communication network, and on receipt of the approval/rejection information from the predetermined information processing terminal, carries out second permission/rejection judgment on whether to permit the user-desired transaction.